

IN RE:

KEVIN BERKAVICH, JR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20380

Chapter 13

Related to: Document No. 91

ORDER OF COURT

AND NOW, this 15th day of April, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

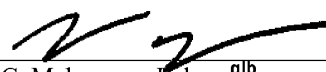
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


John C. Melaragno, Judge ^{gib}
United States Bankruptcy Court

SIGNED
4/15/24 10:06 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Kevin Berkavich, Jr.
Debtor

Case No. 19-20380-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 15, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:

Recip ID	Recipient Name and Address
db	+ Kevin Berkavich, Jr., 1428 Greenock Buena Vista Drive, McKeesport, PA 15135-2208
14986187	+ Medfinancial Services, 298 N Seven Oaks Dr., Knoxville, TN 37922-2369
15030244	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
14986191	+ Rose Berkavich, 309 Altaview, Monroeville, PA 15146-3714
14986192	+ South Hills Gastro Assoc LLC, PO Box 615, Connellsville, PA 15425-0615

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 00:16:42	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14986177	^ MEBN	Apr 15 2024 23:52:51	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15015882	+ Email/Text: documentfiling@lciinc.com	Apr 15 2024 23:50:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14986178	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 00:28:53	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14998593	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 00:29:56	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15001355	Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 00:01:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14986179	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 15 2024 23:52:00	Ccs Collections, Po Box 710, Norwood, MA 02062-0710
15023284	+ Email/Text: RASEBN@raslg.com	Apr 15 2024 23:50:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14986181	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 00:02:12	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14986182	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 00:01:55	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15029601	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 00:01:52	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14986183	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 00:01:44	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14986184	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 00:02:16	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040

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14986197	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 00:01:37	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15030396	Email/Text: bnc-quantum@quantum3group.com	Apr 15 2024 23:51:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15027772	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 15 2024 23:52:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14986180	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 16 2024 00:41:19	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14986185	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 15 2024 23:50:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15160175	Email/PDF: resurgentbknofications@resurgent.com	Apr 16 2024 00:01:54	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14986186	Email/Text: camanagement@mtb.com	Apr 15 2024 23:51:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15030126	Email/Text: camanagement@mtb.com	Apr 15 2024 23:51:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14986188	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 15 2024 23:51:00	Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360
14993873	Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 15 2024 23:51:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14986189	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2024 23:50:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15201697	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 00:01:59	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15030403	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 00:16:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14986958	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 00:01:54	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15002287	+ Email/Text: ebnpeoples@grblaw.com	Apr 15 2024 23:50:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14986190	+ Email/Text: ngisupport@radiusgs.com	Apr 15 2024 23:51:00	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
15031393	+ Email/Text: bncemail@w-legal.com	Apr 15 2024 23:52:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14986193	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 16 2024 00:16:34	Synco Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14986194	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 16 2024 00:02:11	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986195	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 16 2024 00:02:06	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986196	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 16 2024 00:01:38	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15023818	Email/PDF: ebn_ais@aisinfo.com	Apr 16 2024 00:01:45	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15001969	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 16 2024 00:16:10	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14986198	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

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Total Noticed: 42

Apr 16 2024 00:02:08

Wells Fargo Jewelry Advantage, Attn:
Bankruptcy, Po Box 10438, Des Moines, IA
50306-0438

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Matthew M. Brennan	on behalf of Debtor Kevin Berkavich Jr. attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6